

The following are the rules ("Rules") for the \$250 gas card giveaway (the "Contest") being administered by Steers Insurance.

#### 1. ELIGIBILITY

To be eligible for the Contest, entrants must have a valid phone number and email address. Limit of one entry per person. Employees of Steers Insurance and its affiliates, subsidiaries, related companies, advertising and promotional agencies and the household members of any of the above, are not eligible to participate in the Contest.

#### 2. HOW TO ENTER

NO PURCHASE NECESSARY. To enter, visit <https://steersinsurance.com/hnlmembers/> fill out the allotted fields (name, phone number, email address), advise what insurance you're interested in receiving a quote on, choose a time of day you'd like to be contacted, and agree to the contest terms and conditions, click "submit". All information must meet the requirements set out in "1. Eligibility". The Contest shall run from Tuesday, September 19 at 9:00 a.m. to Sunday, December 31 at 11:59 p.m. (the "Contest Period") after which time no further entries will be considered.

#### 3. SELECTION OF WINNER

Upon completion of the contest period, a Steers Insurance representative shall review information submitted and choose a winner at random, following the closure of the contest. The potential winner will be contacted by email and/or phone and will have twenty four hours to respond. If a selected potential winner does not respond in the allotted time, another potential winner may be selected at Steers Insurance's sole discretion.

#### 4. PRIZE[S]

There is one Grand-Prize available to be won, consisting of one \$250 gas card. The approximate value of the prize is approximately (CDN \$250).

The Prize is not transferable and not redeemable for cash, will not be extended under any circumstances and must be accepted as offered without substitution.

#### 5. RELEASE

The Winner will be required to execute a Winner release form ("Release") that confirms Winner's: (i) eligibility for the Contest; (ii) acceptance of the Prize as offered; (iii) release of Steers Insurance and their respective parent companies, subsidiaries, affiliates and/or related companies and each of their employees,

directors, officers, suppliers, agents, sponsors, administrators, licensees, representatives, advertising, media buying and promotional agencies (collectively, the "Releases") from any and all liability for any loss, harm, damages, cost or expense arising out of participation in the Contest or the acceptance, use, or misuse of the Prize, including but not limited to costs, injuries, losses related to personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation, or portrayal in a false light, or from any and all claims of third parties arising therefrom; and (iv) grants to Steers Insurance of the unrestricted right, in Steers Insurance's sole discretion, to produce, reproduce, publish, broadcast, communicate by telecommunication, exhibit, distribute, adapt and otherwise use or re-use the Winner's name, photograph, likeness, voice and biography, in any and all media now known or hereafter devised, in connection with the Contest and the promotion and exploitation thereof. The executed Release must be returned within two (2) business days of the date indicated on the accompanying letter of notification or the verification as a Winner or the selected entrant will be disqualified and the Prize forfeited.

## 6. GENERAL

By participating in the \$250 gas card giveaway you agree to abide by these Rules and the decisions of Steers Insurance which shall be final and binding in all respects. Entrants who have not complied with these Rules are subject to disqualification.

Notwithstanding the defined Contest Period, Steers Insurance reserves the right, in its sole discretion, to terminate the Contest, in whole or part, and/or modify, amend or suspend the Contest, and/or these Rules in any way, at any time, for any reason without prior notice.

Personal information collected during the course of the Contest shall be used by Steers Insurance and its authorized representatives for the purposes of conducting the Contest and awarding prize, and for advertising purposes for savings, discounts, and promotions from Steers Insurance via email. The entrants have the ability to withdraw consent by unsubscribing at any time.

By participating in the Contest, the Prize Winner(s) agree(s) that his/her name may be used in any and all forms of media, without any further compensation by Steers Insurance waives all rights (including moral rights) with respect to printed, broadcast and other forms of publicity.

The Contest is subject to all applicable laws of the province of Newfoundland and Labrador and the laws of Canada applicable therein.